

In re:
Christian W Malone
Debtor

Case No. 20-11511-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 02, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2021:

Recip ID	Recipient Name and Address
db	+ Christian W Malone, 66 N Elmwood Avenue, Glenolden, PA 19036-1927
14481506	+ Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
14491988	+ PNC Bank National Association, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14481511	+ Peoples Commerce, Inc., 1001 West Ridge Pike Rear, Conshohocken, PA 19428-1015
14481513	#+ Premium Auto, Pob 59, Prospect Park, PA 19076-0059

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gtadross@tadrosslaw.com	Apr 03 2021 01:33:00	GEORGE R. TADROSS, Tadross Law, 128 Chestnut Street, Suite 204, Philadelphia, PA 19106
tr	EDI: BTPDERSHAW.COM	Apr 03 2021 03:08:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Apr 03 2021 01:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 03 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 03 2021 01:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 03 2021 01:34:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Apr 03 2021 01:34:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14484951	+ EDI: AISACG.COM	Apr 03 2021 03:08:00	AIS Portfolio Services, LP, Account: XXXXXXXXXXXX5231, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14481507	+ EDI: CAPONEAUTO.COM	Apr 03 2021 03:08:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14496430	+ EDI: AISACG.COM	Apr 03 2021 03:08:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14481508	+ EDI: IIC9.COM	Apr 03 2021 03:08:00	I.C. System, Inc., 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
14481509	+ EDI: IIC9.COM	Apr 03 2021 03:08:00	IC System, Inc, Attn: Bankruptcy, Po Box 64378,

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14490840	Email/PDF: resurgentbknotifications@resurgent.com	Apr 03 2021 01:51:09	Saint Paul, MN 55164-0378 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14481510	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 03 2021 01:59:46	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14504091	Email/Text: Bankruptcy.Notices@pnc.com	Apr 03 2021 01:33:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14481512	Email/Text: Bankruptcy.Notices@pnc.com	Apr 03 2021 01:33:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14490763	+ EDI: LCIFULLSRV	Apr 03 2021 03:08:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14502200	+ EDI: AIS.COM	Apr 03 2021 03:08:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14481514	+ EDI: VERIZONCOMB.COM	Apr 03 2021 03:08:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14485724	Email/Text: bankruptcytn@wakeassoc.com	Apr 03 2021 01:33:00	CEP AMERICA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
14481516	Email/Text: bankruptcytn@wakeassoc.com	Apr 03 2021 01:33:00	Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
14481515	Email/Text: bankruptcytn@wakeassoc.com	Apr 03 2021 01:33:00	Wakefield & Associates, Po Box 50250, Knoxville, TN 37950

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:			
Debtor 1:	Christian W Malone		Social Security number or ITIN: xxx-xx-5373
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 3/10/20
Case number:	20-11511-elf		Date case converted to chapter: 7 3/29/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christian W Malone	
2. All other names used in the last 8 years		
3. Address	66 N Elmwood Avenue Glenolden, PA 19036	
4. Debtor's attorney Name and address	GEORGE R. TADROSS Tadross Law 128 Chestnut Street Suite 204 Philadelphia, PA 19106	Contact phone 267-643-1415 Email: gtadross@tadrosslaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Christian W Malone**

Case number **20-11511-elf**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 4/2/21
7. Meeting of creditors	May 5, 2021 at 11:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/6/21
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	